

Certificate Number: 02910-VAE-DE-010806321

Bankruptcy Case Number: 10-70722

CERTIFICATE OF DEBTOR EDUCATION

I certify that on April 29, 2010, at 12:06 o'clock PM EDT,

Garry Black completed a course on personal financial
management given by internet by

InCharge Education Foundation, Inc.,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the Eastern District of Virginia.

Date: April 30, 2010

By /s/Overton Kuhn

Name Overton Kuhn

Title Customer Support Representative